

IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

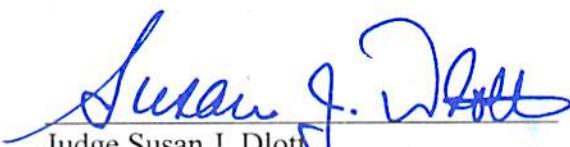
Lisa Dawn Hardy-Williams, :  
Plaintiff(s), : Case Number: 1:15cv1  
vs. : Judge Susan J. Dlott  
JP Morgan Chase Bank, et al., :  
Defendant(s). :

ORDER

The Court has reviewed the Report and Recommendation of United States Magistrate Judge Stephanie K. Bowman filed on January 20, 2015 (Doc. 6), to whom this case was referred pursuant to 28 U.S.C. §636(b), and noting that no objections have been filed thereto and that the time for filing such objections under Fed. R. Civ. P. 72(b) expired February 6, 2015, hereby ADOPTS said Report and Recommendation.

Accordingly, this case is DISMISSED with PREJUDICE for failure to state a claim for relief. It is further ORDERED that the Court certify pursuant to 28 U.S.C. § 1915(a) that an appeal of any Order adopting the Report and Recommendation will not be taken in good faith, therefore, plaintiff is DENIED leave to appeal *in forma pauperis*.

IT IS SO ORDERED.

  
Judge Susan J. Dlott  
United States District Court